

The Hongkong Telegraph.

ESTABLISHED 1881.

NEW SERIES No. 1303. 日大廿月七日五十二緒光

THURSDAY, AUGUST 31, 1899.

四月三十日

號一月八英港香

THE UNITED ASBESTOS
ORIENTAL AGENCY

Sole Agents for the
UNITED ASBESTOS COM-
PANY, LTD., LONDON.
DODWELL & CO., LIMITED
General Agents.

THIRTY DOLLARS
PER ANNUM.

Banks.

THE
YOKOHAMA SPECIE BANK, LIMITED.
ESTABLISHED 1880.

CAPITAL (SUBSCRIBED AND PAID-UP) Yen 12,000,000
RESERVE FUND 7,300,000

Head Office—YOKOHAMA.

Branches and Agencies:

TOKIO. KOBE.
NAGASAKI. LONDON.
LYONS. NEW YORK.
SAN FRANCISCO. HONOLULU.
BOMBAY. SHANGHAI.
TIENTSIEN.

LONDON BANKERS:
THE LONDON JOINT STOCK BANK, LTD.
PARKE'S BANK, LTD.
THE UNION BANK OF LONDON, LTD.

HONGKONG AGENCY.—INTEREST ALLOWED.
On Current Account at the rate of 2 per cent.
per Annum on the Daily Balance.

On fixed deposits for 12 months at 5 per cent.

" " 6 " 4 "

" " 3 " 3 "

S. CHOH, Agent.

Hongkong, 1st August, 1899. [182]

THE NATIONAL BANK OF CHINA,
LIMITED.

Authorised Capital Yen 1,000,000
Paid up Capital 2,324,374

HEAD OFFICE—HONGKONG.

Board of Directors:
Chan Kit-Shan, Esq.
Chow Tung-Shang, Esq.
Kwan Hoi-Chuen, Esq.
D. Gillies, Esq.
J. T. Louts, Esq.

Chief Manager,
GEO. W. F. PLAYFAIR.

Interest for 12 months Fixed 5%
Hongkong, 30th May, 1899. [183]

THE CHARTERED BANK OF INDIA,
AUSTRALIA AND CHINA.

INCORPORATED BY ROYAL CHARTER, 1853.
HEAD OFFICE—LONDON.

CAPITAL PAID-UP Yen 800,000
RESERVE LIABILITY OF SHARE-
HOLDERS Yen 800,000
RESERVE FUND Yen 500,000

INTEREST ALLOWED on CURRENT
ACCOUNT at the rate of 2 per cent. per
annum on the Daily Balances.

On Fixed Deposits for 12 months 4 per cent.

" " 6 " 3 "

" " 3 " 2 "

T. H. WHITEHEAD,
Manager, Hongkong.

Hongkong, 20th May, 1899. [184]

HONGKONG AND SHANGHAI
BANKING CORPORATION.

PAID-UP CAPITAL Yen 100,000
RESERVE FUND Yen 311,000
RESERVE LIABILITY OF PROPRIETORS Yen 100,000

COURT OF DIRECTORS:
R. M. GRAY, Esq., Chairman.
N. A. SIERS, Esq., Deputy Chairman.
E. Goetz, Esq.

A. Haupt, Esq. A. J. Raymond, Esq.
R. H. Hill, Esq. P. Sachse, Esq.
The Hon. J. J. Keswick. E. Shellim, Esq.
A. McConachie, Esq. R. Shewan, Esq.

CHIEF MANAGER:
Hongkong—Sir THOMAS JACKSON,
MANAGER:
Shanghai—J. P. WADE GARDNER, Esq.,
LONDON BANKERS—LONDON AND COUNTY
BANKING COMPANY, LIMITED.

HONGKONG—INTEREST ALLOWED:

On Current Account at the rate of 2 per cent.
per Annum on the daily balance.

ON FIXED DEPOSITS:
For 3 months 2% per cent. per annum.
For 6 months 3% per cent. per annum.
For 12 months 4% per cent. per annum.

THOMAS JACKSON,
Chief Manager.
Hongkong, 10th August, 1899. [185]

HONGKONG SAVINGS BANK.

THE Business of the above Bank is conducted
by the HONGKONG AND SHANGHAI
BANKING CORPORATION. Rules may be
obtained on application.

INTEREST on deposits is allowed at 3% per
CENT. per annum.

Depositors may transfer, at their option
balances of \$100 or more to the HONGKONG AND
SHANGHAI BANK to be placed on FIXED
DEPOSIT at 4% PER CENT. per annum.

For the HONGKONG AND SHANGHAI
BANKING CORPORATION,
T. JACKSON,
Chief Manager.
Hongkong, 1st August, 1899. [186]

IMPERIAL BANK OF CHINA.

ESTABLISHED BY IMPERIAL DECREE
OF THE 12TH NOVEMBER, 1890.

SHANGHAI Taels.
SUBSCRIBED CAPITAL Yen 5,000,000
PAID-UP CAPITAL 2,500,000

Head Office—SHANGHAI.

Branches and Agencies:
CANTON. HANKOW.
CHEFOO. PEKING.
CHINKIANG. SWATOW.
FOOCHOW. TIENSIN.

THE Bank purchases and receives for collection
Bills of Exchange drawn on the above places, and Sella Drafts and Telegraphic
Remittances payable at its Branches and Agents.

HONGKONG BRANCH.
Advances made on approved securities.
Bills discounted.

INTEREST ALLOWED ON DEPOSITS:
per Annum. Fixed Deposits for 3 months.

" " 6 "

" " 12 "

E. W. RUTTER,
Acting Manager.
Hongkong, 15th October, 1899. [187]

Intimations.

PENINSULAR AND ORIENTAL STEAM NAVIGATION COMPANY.

(to)

FOR	STANLERS	CAPTAINS	TO SAIL	REMARKS
SHANGHAI	Vadettu.....	J. T. Jephson.....	About 2nd Sept.....	Freight or Passage
LONDON, &c. Chusan.....	E. Street.....	Noon, 2nd Sept.	Freight or Passage
JAPAN	Rohilla*.....	S. de B. Lockyer, R.N.R.	4 P.M., 2nd Sept.	Freight or Passage
LONDON	Horniosa.....	A. C. Cubitt, R.N.R.	About 7th Sept.	Freight or Passage
JAPAN	Candia*.....	W. H. Haughton, R.N.R.	About 13th Sept.	Freight only.
LONDON	Canton.....	C. F. Lockstone, R.N.R.	About 21st Sept.	Freight or Passage
				(Passing through the Inland Sea). (See Special Advertisement.)

For Further Particulars apply to

1. H. A. RITCHIE, Superintendent.

Hongkong, 31st August, 1899.

[188]

AQUARIUS. "A PERFECT TABLE WATER."



Telephone
75.

Allowance for
the Empties
when return
our Goods.

Net Price.

Per 1 Dozen Quarts \$2.50
Per 1 Dozen Pint 1.75

0.75

1.00

"There is no teaching in all the wide world of hygiene so valuable as the inculcation of the idea that typhoid fever is a water-borne disease. Excluding a not common liability to the air-diffusion of its germs, we acquire this ailment undoubtedly from water directly, or from milk which has been boiled by polluted water. Pure water means practically the abolition of both typhoid fever and cholera. Our safety abroad is to drink a pure Mineral Water only." (Dr. Andrew Wilson in the "Illus. London News.")

CALDBECK, MACGREGOR & CO.,
15, Queen's Road.
GENERAL MANAGERS.

Hongkong, 8th July, 1899. [189]

THE CLUB HOTEL, LIMITED.

No. 5-R, BUND, YOKOHAMA.

A FIRST-CLASS HOTEL Centrally situated, well furnished and supplied with excellent Cuisine and Good Wines.

The Company's Steam-launch attends the arrival and departure of all Mail Steamers.

Special attention paid to the comfort of Visitors.

E. V. SIOEN, Manager.

Yokohama, 1st October, 1897. [190]

On Monthly Terms from 1st May, 1898.

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To-day's Advertisements.

WHY YOU SHOULD INSURE WITH

THE NEW YORK LIFE INSURANCE CO.,

(The Oldest International Life Insurance Company in the World.)

SUPERVISED BY 92 GOVERNMENTS.

A POLICY with the Single Condition that the PREMIUMS be paid as agreed. A Policy with no restrictions regarding residence, occupation, travel, habits of life, or cause of death and at the same time including the greatest number of Privileges, Guarantees and Benefits ever embodied in a Single Life Contract. Because we are a purely Mutual Company owned and controlled by the Policy Holders, who alone receive the Profits, having no share or stockholders, with over

GOLD

of insurance in force To-day.

\$1,000,000,000

The following is a comparison of the three Largest Companies:

OFFICIAL FIGURES OF 1898 FOR THE NEW YORK LIFE, MUTUAL

AND EQUITABLE.

The Report of the New-York Life having been filed with the Insurance Departments on January 6th, 1899, and the Reports of the Equitable and Mutual Life having been filed during the last days of February, 1899, the following figures are now obtained from the sworn Reports of the three companies.

The figures here given, after deducting policies not paid for, show only those settled for in cash:

NEW BUSINESS FOR THE YEAR 1898.

	No. of Policies	Amount of Insurance	Premiums
	Gold	Gold	Gold
New-York Life (Purely Mutual, all profits to its owners, the policy-holders)	73,471	\$152,033,360	\$6,054,400
Mutual	51,785	128,786,688	5,149,549
Equitable (Capital Stock \$100,000)	45,930	121,277,516	4,486,651

The New-York Life Led its Nearest Competitor, the Mutual, in placed and paid-for business by 21,686 new policies representing Gold \$23,313,000 of insurance, and Gold \$908,000 of premiums.

The New-York Life Led the Equitable, its Second Nearest Competitor, by 31,441 new policies, Gold \$20,825,000 of insurance and Gold \$1,567,845 of new premiums.

A line addressed to Mr. A. H. Myers, Assistant Resident Manager, Hongkong Hotel, will receive prompt attention.

ARNHOLD, KARBERG & CO., and BIRLEY DALRYMPLE & CO., Agents, Hongkong.

1113a

Advertisement.

JUBILEE LODGE OF INSTRUCTION:

THE above POPULAR LODGE OF INSTRUCTION will RE-OPEN for work on MONDAY, the 4th instant, at 9 P.M. All M.M. are invited to be present. The MEETINGS of the above Lodge will be held on the 4th and 18th of each month up to April. Hongkong, 31st August, 1899.

DOUGLAS STEAMSHIP COMPANY, LIMITED.

FOR SWATOW, AMOY & TAIWANFOO.

THE Company's Chartered Steamship.

WAN-YANG.

Captain Lehmann, will be despatched for the above Ports, SATURDAY, the 2nd September, at 10 A.M.

For Freight or Passage, apply to

DOUGLAS LAPRAK & CO., General Managers.

Hongkong, 31st August, 1899.

1110a

INDO-CHINA STEAM NAVIGATION COMPANY, LIMITED.

FOR MANILA (DIRECT).

THE Company's Steamship.

YUENSANG.

Captain P. H. Rolfe, R.N.R., will be despatched as above on MONDAY, the 4th September, at 4 P.M.

This Steamer has Superior Accommodation for First Class Passengers.

For Freight or Passage, apply to

JARDINE, MATHESON & CO., General Managers.

Hongkong, 31st August, 1899.

1100a

OCEAN STEAMSHIP COMPANY.

FOR LONDON VIA SUEZ CANAL.

THE Company's Steamship.

STENTOR.

Captain Jackson, will be despatched as above on WEDNESDAY, the 6th September.

For Freight, apply to

BUTTERFIELD & SWIRE, Agents.

Hongkong, 31st August, 1899.

1036a

NIPPON YUSEN KAISHA.

NOTICE TO CONSIGNEES.

FROM MIDDLESBOROUGH, ANTWERP,

AVRE, LONDON, COLOMBO

AND SINGAPORE.

THE Company's Steamship.

TAMBA MARU.

Having arrived from the above Ports, Consignees of Goods are hereby informed that their Goods, are being landed and placed at their risk into the Hongkong and Kowloon Wharf and Godown Company's Godowns at Kowloon, where each consignment will be sorted out mark by mark and delivery can be obtained as soon as the goods are landed.

Optional Goods will be landed here unless instructions are given to the contrary before Noon TO-DAY.

Goods not cleared by the 6th September, will be subject to rent.

No Fire Insurance has been effected.

All ship-bagged packages must be left in the Godown, where they will be examined on TUESDAY, the 5th September, and SATURDAY, the 9th September, both days at 10 A.M.

All claims must reach the undersigned before the 9th September, or they will not be recognised.

NIPPON YUSEN KAISHA.

Hongkong, 31st August, 1899.

1112a

The Hongkong Telegraph

HONGKONG, THURSDAY, AUGUST 31, 1899.

NOTES AND COMMENTS.

THE TRANSVAAL.

The Reuter's telegram, which we publish in another column, shows that matters in South Africa have moved another step towards the commencement of hostilities, which may now be expected to be announced at any moment.

Mafeking and Lang's Nek, the two places mentioned in the telegram as the points to which British troops are to be sent, are situated to the west and south of the Transvaal, Mafeking being in British Bechuanaland, on the borders of the Transvaal, and Lang's Nek just across the border in Transvaal territory, at the north of Natal.

Mafeking is connected with Capetown by rail, and Lang's Nek lies on the railway line from Durban to Johannesburg, so that troops can be poured into either place with great rapidity, always provided, of course, that the Boers have not taken the initiative and obtained possession of the line.

General Joubert, the Commander-in-Chief of the Boer forces, is credited with having stated that his plan of campaign would be to move on Cape town directly war was declared and the massing of British troops on the railway lines in

this manner is possibly with a view to preventing any such action.

ANOTHER INDIAN FAMINE.

So the Indian crops have failed once more and the Bombay Presidency is threatened with another famine. A failure, or sometimes even a partial failure of Indian crops usually spells famine, for of late years the population has increased to such an extent that the land, that formerly only had to support one person now has to provide for four. Prior to British rule in India the population was kept down to a great extent by warfare and pestilence, but now matters are changed, life and property is secure and the result is that it is no longer a case of the survival of the fittest and the land is becoming over-crowded. In the "good old days" the weaker went to the wall and were wiped out, but now matters are changed, the death-rate is reduced and hence the struggle for existence has become more acute though the people are safer. The problem of providing for the surplus population of India will before long become a question which will require great attention.

concessions for the opening of the Sishan coal mine and the construction of a railway from the coal mine to the Lukou bridge should be granted, as British subjects were interested in those undertakings.

THE TYPHOON AT KAGOSHIMA.

LATEST REPORTS OF FATALITIES.

KAGOSHIMA, August 23rd.

Latest reports show that during the storm in this prefecture 103 persons were killed and 141 wounded. The houses demolished number altogether 13,843, and those badly damaged 5,053. 920 boats were wrecked and 62 carried away. Horses and cattle killed number 97.

GERMANY AND KOREA.

TOKYO, August 23rd.

Germany is making efforts to obtain the privilege of constructing a railway between Seoul and Gensan, which was already granted to a Korean undertaking, and is trying to get some influential officials in the Court on her side.

ANOTHER FIRE IN TOKYO.

TOKYO, 23rd August.

Germany is making efforts to obtain the privilege of constructing a railway between Seoul and Gensan, which was already granted to a Korean undertaking, and is trying to get some influential officials in the Court on her side.

ANOTHER FIRE IN TOKYO.

TOKYO, 23rd August.

At 11.40 a.m. to-day fire broke out in an out-house belonging to a fish oil refining factory at Yuki-cho, Fukagawa, Tokyo. The flames spread to empty kerosene boxes, which were piled up close by to the number of six or seven thousand, and 1,000 to 1,200 large windows, which were destroyed. It was 3 p.m. before the flames were got under control.

PRINCE HENRY AT HAKODATE.

HAKODATE, 23rd August.

H.H. Prince Henry of Prussia arrived here on 9 a.m. to-day. The head of the City Office and the Chief Police Inspector visited the Deutschland to pay their respects to the Prince.

CLOSING OF A BOURSE.

TOKYO, August 23rd.

The Nagoya Bourse, Shohin Torishiki, has received a Government order to suspend business and release the Chairman and the Board of Directors from their offices, in accordance with Article 27 of the Exchange Law, which provides that in case any Exchange acts in contravention of any law or Government Order, or its action is detrimental to the public good or security, the Minister of Agriculture and Commerce may suspend or dissolve the business of the Exchange so offend.

ANOTHER MILITARY DISTURBANCE

IN FORMOSA.

TOKYO, August 23rd.

A Taipeh dispatch of the 20th inst. to the Government states that at 7.30 p.m. on that day the men belonging to the 3d battalion of the garrison at Manka, near Tainan, about 80 in number, engaged in conflict with a party of about 50 cavalry men. Three of the latter were severely injured.

FATAL ACCIDENT.

TOKUSHIMA, August 23rd.

While the engineers belonging to the 11th Army Division were engaged in practising bridge construction at Ikeda yesterday, Sergeant Tanimoto fell into the water and drowned.

LI HUNG-CHANG REINSTATED.

TOKYO, August 23rd.

We are informed that a telegram has been received, from a most reliable source, to the effect that Li Hung-chang has been reinstated as Viceroy of Chihli.

WEATHER REPORT.

The Observatory report says:

On the 31st at 11.55 a.m. The Barometer has risen on the Sea of Japan, fallen on the E. coast of China and in the Philippines. Pressure is high over Japan, and relatively low across the N. part of the China Sea and in the Pacific to the E. of Luzon. FORECAST:—Moderate E. winds.

FLOODS AT GIEU.

GIEU, August 20th.

Heavy rainfall has been experienced here since last night and the rivers have swollen. The river Nagara-chi-en, 12 feet this morning, flooding hundreds of houses in the city, many of them being submerged above the floor.

THE SHANGHAI-NANKING LINE.

LONDON, August 21st.

The negotiations regarding the Shanghai-Nanking line have been completed, with the exception of the date of issue of scrip.

THE HEALTH OF THE PHILIPPINES.

TOKYO, August 22nd.

On the 18th inst., at the request of the Sanitary Bureau in the Home Department, the Foreign Office made a telegraphic inquiry as to whether there was any epidemic disease prevalent in the Philippines. On the following day a reply from the Japanese Consul at Manila was received, stating that there was no epidemic disease on the island at present. In the South a few cases of small-pox have occurred, but the disease has not become epidemic.

THE MINISTER OF WAR.

TOKYO, August 22nd.

Viscount Katsura, the Minister for War, is to proceed to the Hokkaido to inspect the military works there in connection with the extension of armaments, leaving Tokyo on the 26th inst. He will be away from Tokyo for about three weeks.

EXTENSION OF NIPPON YUSEN KAISHA SERVICES.

TOKYO, August 22nd.

The Nippon Yusein Kaisha has under consideration a scheme to extend its North China services to Chefoo, Tientsin, Newchawng and Taliwan. Mr. Kondo, the President of the Company, will visit China next month to inquire into trade there.

GREAT FIRE AT KELUNG.

TOKYO, August 22nd.

At about 11 p.m. on the 20th inst. fire broke out in a house at Seishigai, Kelung. Some 10 houses were burnt down and 17 people were injured. About 300 homeless sufferers are receiving relief.

THE CROPS IN KAGOSHIMA.

TOKYO, August 22nd.

A report to the Agricultural and Commercial Department states that in Kagoshima prefecture, the crop of millet has suffered most from the recent typhoon.

ACCIDENT TO THE "TAKASAGO".

TOKYO, August 22nd.

The Naval Department has received information that on the 20th inst., while

COLLEGE OF MEDICINE
FOR CHINESE.

To-day at noon a meeting of the General Council of the College of Medicine for Chinese with the students was held in the Legislative Council Chamber, with the Hon. J. Stewart Lockhart, C.M.C., as Rector for the purpose of presenting diplomas to Mr. Kwong Ngai Leung and Mr. Lo Ying Fan on their completion of the curriculum of study and having passed all the professional examinations of the College.

Dr. Thompson, the Hon. Secretary, read the notice convening the meeting and read a letter from Viscount Suiride, A. D. C. to H. E. Governor, saying that His Excellency was unavoidably absent from the meeting as he had to leave the colony from to-day until Saturday.

Dr. Thompson then read the diploma which showed that the students had spent five years at the College and had passed examinations in Medicine, Surgery and Midwifery and were authorized to be called Licentiates in Medicine and Surgery of the College of Medicine for Chinese, Hongkong, and to place the letters L. M. S. H. after their names. The diplomas were signed by the examiners in the different subjects, by the examiners and by the Hon. J. Stewart Lockhart, C.M.C., on behalf of the Court. Continuing, Dr. Thompson said Mr. Kwong Ngai Leung had since completing his course of study done substantial work for the Government as dispenser and laboratory assistant at the Tang Wa plague matsheds and this year he had acted as searcher for plague cases in the Western Health District. Mr. Lo Ying Fan had been acting as assistant house surgeon at the Alice and Nathaniel Hospitals and had since been confirmed in his appointment as House Surgeon.

The Hon. J. Stewart Lockhart in presenting the diplomas said—

Mr. Kwong Ngai Leung and Mr. Lo Ying Fan, as Rector of the College of Medicine for Chinese, I have much pleasure in performing the pleasant duty which has devolved upon me of handing to you your diplomas. I congratulate you both on having successfully passed your examinations and I wish you both every success in the important profession which you have selected. He then handed over the diplomas. This concluded the business.

GREAT EASTERN AND
CANADIAN GOLD MINING
COMPANY, LIMITED.

Hongkong, 31st August, 1899.

The General Agents of the Great Eastern and Canadian Gold Mining Co., Limited, Messrs. Lutgat, Einstein & Co., have received the following report from the mines written by Mr. Thomas Cash:

Since my last report on the 3d July, 1899, the following work has been done at the mines. Bank of England Mine back stopes. No. 1 stop, to date, is 43 feet north, along the reef No. 2, 35 feet. No. 3 is 19 feet and No. 4, 8 feet. Approximate height of stoping above main level 25 feet. The reef is from 15 to 18 inches wide and prospects about one ounce per ton. I estimate the quality of stone at gross 50 tons. The main drive north has been extended 8 feet, making total distance from main shaft to face 75 feet, the reef in the face is about one foot wide and carries a very well defined foot wall and prospects 6 tons per ton. The formation has improved so much in the last 5 feet that there is every prospect of something payable being cut within the next ten feet.

Rise and Shine Mine. No. 1 underhand stop and drive has been extended North of Main Shaft 15 feet on the reef by a depth of 9 feet. No. 2 stop is 21 feet North on the reef by a depth of 15 feet. The reef is still about 15 inches wide and I expect it to yield, 25 dwt. per ton. I estimate the quantity of stone at gross to be 40 tons.

Zulu Mine. The main shaft has been sunk a further depth of 4 feet in order to underhand stop profitably it is necessary to keep the shaft going down with the stopes. No. 1 stop has been carried south of Main Shaft on the reef 24 feet by a depth of 5 feet. No. 2 stop 8 feet by a depth of 8 feet. No. 1, stop North of Main shaft is 7 feet long by 4 feet deep. The reef is about 18 inches wide and should not yield less than 25 dwt. per ton. I estimate the quantity of stone to be 30 tons.

Caledonian Mine. The poppet legs are erected over the new main vertical shaft, but it will take about another fortnight to put on the decking etc., to complete them. The main drive north at the bottom of the old main underhand shaft has been extended 5 feet. The reef in the face is 3 feet wide and prospects about 6 dwt. per ton. So far we have only done repairs and prospected the old working. I hope to be able to report more fully on this mine in a few weeks time. The mines are now in fairly good working order, of course a lot of preparatory work had to be done at all the mines, so as to try and break the stone as cheaply as possible.

HONGKONG RIFLE ASSOCIATION.

Nineteen members took part in the Pearson Cup and Spoon competition held last Saturday. Mr. Marshall won the cup for the first time with a net score of 95. Following are the best ten scores:

Mr. W. Marshall*	32	33	39	95
Mr. W. Toller*	29	33	32	98
Mr. W. Watson*	34	34	26	94
Miss Clarke, R.E.*	32	33	28	93
Mr. T. H. Skelton	31	32	29	92
Mr. A. Sergt. Blair	30	39	29	88
Mr. W. Stackwood	28	28	26	86
Q. M. S. West, R.E.	31	28	28	87
Corpl. Hills, R.E.	32	30	35	87
Mr. J. Pidgeon	38	30	23	87

* Winners of Spoons.

THE PLAGUE.

Cases reported to 30th instant..... 1,113

Do. do. during past 24 hours..... 1

Total..... 1,114

Deaths reported to 30th instant..... 1,355

Do. do. during past 24 hours..... 1

Total..... 1,356

LIQUID FUEL FOR LOCOMOTIVES.

Liquid fuel (says a Tokio correspondent of the *Kobe Herald*) is still in course of trial by several railway companies, and its advantages are being discussed by railway experts. The Hokuyetsu Railway Co. which was the first to try it, devised a special burner which consisted of a tube containing two small tubes. Inside the innermost or smallest tube was a continuous stream of crude petroleum; the second which covers the smallest tube, giving a jet of steam, and the third or outermost supplying the necessary draught of air. The Japan Railway Co. intends to make the trial with another burner—Holden's oil burner.

THE JAPANESE POST OFFICE
AGAIN.

EXTENSIVE ROBBERY OF MAILED.

Tsujikawa Shosuke, a clerk at the G. P. O., Tokio, was arrested on the 16th inst. of a charge of stealing some mail bags containing registered letters. It is alleged that he brought home a small bag (containing registered letters) which arrived from the Kobe office on the 5th instant, and abstracted one letter addressed to Akiba Nishitoku, Tokio. The letter contained a cheque for 200 yen payable to Akiba. The bag and the rest of letters were put into the fire, and destroyed. Tsujikawa ordered a stamp with the characters of Akimoto for the purpose of cashing the 200 yen during the day and, with the aid of the false stamp, succeeded in cashing the cheque. He stole three bags on the following day and extracted six letters containing 750 yen, 200 yen, 300 yen, 1,431.13 yen, 14,950 yen and two Government bonds for 500 yen and 1,000 yen respectively. The bags and the rest of the letters were consigned to the fire. Once more he proceeded to get the necessary stamps made, in order to draw the amounts of the cheques and, strange to relate, managed to draw out 2,681.13 yen in the course of a few days. He burned the Government bonds and the cheque for 1,430.50 yen for fear of being detected if he dared to make a bid for such a large sum of money. His mother was also arrested on a charge of having received some articles from her son while knowing what he was doing. The total amount of Post Office Orders or cheques which were enclosed in the destroyed letters is said to be something like 600 yen.—*Kobu Herald*.

THE RECENT TYPHOON IN
JAPAN.

A Kagoshima telegram of 18th inst. received at the Home Department, gives the following as the actual losses in the town during the recent storm:

Persons killed, 13; wounded, 62; houses totally wrecked, 260; partially wrecked, 867; junks and boats lost, 57. In the counties, killed, 50; wounded, 17; houses totally wrecked, 2,187; partially wrecked, 1,399; junks and boats destroyed or washed away, 75. These figures do not cover the losses sustained in the remote districts, from which returns have not yet been received.

The following telegrams reached the Department of Communications on the 17th inst. Kinnanoto. —The recent storm was the severest felt in Kagoshima districts for the past sixty years. About three hundred telegraph poles between Kagoshima and Ohama, about one hundred between Kagoshima and Kaseda and about seventy between Kagoshima and Namae were blown down.

Hiroshima. —The telegraph wires have been disconnected at several places and about seventy poles have been blown down between Kuwano, Iyo Province, and Ishinomaki. Temporarily repairs were effected in the Nozaki district, but the line has been damaged by the storm of this morning. The district is a very difficult one to travel in, and the work is progressing very slowly.

The following telegram dated 15th inst. has been sent to the Home Department by the Governor of Yamagata Ken: —Rain began to fall on the mom of the 15th inst. increasing to a point where it had sought so long for a chance to do. I succeeded in getting word to President Aguinaga, which resulted in his giving me a pass to Manila.

I saw two American prisoners in Tarlac shortly before I left, but they were, I think, taken away to another town. I do not know how many insurgent troops are in Tarlac, but I am sure there cannot be as many thousand as you say have been reported to have been there. I saw two modern canon there, and the town is well fortified. In passing through Porac, where I stopped only an hour, I saw but few insurgents. I can give you but little information in regard to the Filipino army, and it's whereabouts because I had no means of obtaining any information of that character myself. I can only speak of what I saw.

The Spaniard had in his possession the pass from the Philippine "President" to which he refers. It is an interesting document. The pass states that the bearer is permitted to pass the insurgent lines by order of the President of the Republic. It is signed by P. Garcia, "El General Jefe de Estado Mayor." General Tamayo Mascarado's signature appears on the pass in approval thereof, and the "Filipino seals, accompanying the signatures, are especially interesting. Their designs are not all alike, but all bear the rising sun and three stars, in one arrangement, or another. The Spaniard said Mascarado has established his headquarters in a small village an hour's ride from Porac, where he has a considerable force of troops.—*The American*.

PIGEON LOTTERIES.

Recently the manager and two wily aides of a pigeon lottery joint in Penang were introduced to Mr. Woodward (P.M.) and fined heavily for flagrant violation of the anti-gambling laws. As the pigeon lottery seems to be very queer "pigeon" worked entirely without pigeons, the Editor of the *Penang Gazette* enlightens his readers on the subject thus:—

"The manager of a pigeon lottery issues tickets, each of which is inscribed with 80 Chinese characters. The public can purchase these tickets directly from the manager or from his agents. The purchaser of a ticket is allowed to select only ten of the 80 characters, and he marks these characters on a ticket to be kept as a record, and on a duplicate, which he returns to the agent or directly to the manager. Each ticket costs half-a-cent, and the money has to be paid at the time when the duplicate is handed in. It is understood that there were thirteen different ways of dealing with the lottery, but so far, only one has been in use in Penang. According to this, the manager, in the presence of the agents and purchasers, divides a 'clean ticket' into eighty parts, with a different character on each part. He then rolls up these parts, separately in pellets, so as to hide the characters from view, and afterwards proceeds to mix them about together. When well mixed, he divides them into four lots, thus giving twenty characters to each lot. He selects at random any one of these lots, and on opening each pellet in that lot, ticks off the corresponding character it contains on another unbroken ticket, which shall serve as guide to the ticket-purchasers who compare their purchased tickets with this marked ticket, and who has been fortunate enough to find his ten selected characters among those ticked off by the manager—is entitled to receive \$20; \$10 being handed to him who has selected nine of the characters ticked off, and \$5 to him with eight characters right. Seven correct selections give the right to \$1; six to 10 cents, and five to only 5 cents. No single purchaser is allowed to buy more than 729 tickets, but there is no limit to the number of tickets available. If the lottery be conducted fairly, the purchasers would stand only a poor chance of winning, as the odds in favour of the management are considerable as against the purchasers, but since no Chinese lottery is ever 'on the square,' as the expression goes, the public's chance of winning is reduced to zero."

CARRIER PIGEONS IN THE
JAPANESE ARMY.

The *Osaka Asahi* reports that the military authorities have just carried out a series of successful trials with carrier pigeons produced from America. The trials took place between Hada, Yokohama, Shimoda and Tokio. A long distance trial was made the other day, four pigeons being taken on board of the N. Y. K. steamer *Wakayama Maru*, which left Yokohama for Tokio. The birds were set free five miles of Minamisaki in Yenshu. It is intended to try them later on between Yokohama and Tokio two or three times a month.

THE JAPANESE AS MATCH-
MAKERS.

According to the latest statistics obtainable, there are over 200 match factories in Japan and the number of gross of matches manufactured for export exceeds 22,000,000, of an estimated value of 6,300,000 yen. The number of workpeople in the various factories are estimated at 28,700, while those employed at their own homes, in such work as pasting match-boxes are put down as 32,000, giving a rough total of 60,000 who earn a living by match-making. This industry would appear to be one well fitted for the Japanese, whose manual dexterity is well known; it is, moreover, one that specially appeals to the poorer classes in the country. Match-making is said to have been first introduced into Japan in 1874. In 1883, the value was 600, and in 1895 it had advanced to the imposing sum of 67,000. The main factor in the success which attends Japanese matches as compared with foreign is their cheapness despite the processes are carried out by hand labour.

A GLIMPSE BEHIND THE SCENES
IN THE PHILIPPINES.

WHAT A SPANISH PRISONER SAW AND SAID.

San Fernando, August 19.—A Spanish prisoner was delivered into the hands of the Americans by the insurgents last Tuesday in a most novel manner. Colonel Bell accompanied by a party numbering half a dozen, among whom were Lieutenant Weston of General MacArthur's staff and Sergeant Condon, non-commissioned chief of scouts, made a reconnaissance toward Raub yesterday. The party divided and took two roads toward that town, meeting at its outskirts. As the Americans were riding up the road toward the town three men were discovered about five hundred yards ahead.

Two of them were Filipinos, who laid aside their guns and advanced on either side of the third, who bore a flag of truce and proved to be a Spaniard. When the insurgents had reached their prisoner to the Americans, they returned whence they had come and joined two more of their companions, who had been quietly watching the proceedings without attempting to disguise the fact that they composed an armed outpost. The Spaniard was brought to San Fernando last night.

The Spaniard's story is as follows:—

"I have been a prisoner among the insurgents for over a year. First I was taken to Ilagan, in Bataan where I remained for over three months, when I was allowed to return to Apalit, although still a prisoner. Three months afterwards the insurgents took me to Magalang. Up to the end of another three months, when I left Magalang, I was given ten cents Spanish money, per day for food. At the end of that time, however, I was brought to San Fernando, and my status as a prisoner changed. I was not exactly free, for I was not allowed to go to Manila, but I obtained partial freedom on San Fernando. When the American advance threatened San Fernando, I was taken to Malabat, a town a short distance north of Angeles, and from Tarlac, where I remained until the eighth of this month, when I at last gained opportunity to do that which I had sought so long for a chance to do. I succeeded in getting word to President Aguinaga, which resulted in his giving me a pass to Manila.

"I saw two American prisoners in Tarlac shortly before I left, but they were, I think, taken away to another town. I do not know how many insurgent troops are in Tarlac, but I am sure there cannot be as many thousand as you say have been reported to have been there. I saw two modern canon there, and the town is well fortified. In passing through Porac, where I stopped only an hour, I saw but few insurgents. I can give you but little information in regard to the Filipino army, and its whereabouts because I had no means of obtaining any information of that character myself. I can only speak of what I saw.

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"The manager of a pigeon lottery issues

SECRET SOCIETY MACHINA-
TIIONS.

UNREST IN KINTA.

There is at present much unrest among the small towkays in Kinta. A certain secret society, styled "Shabu Hong," has recently been unearthed by the police. The headmen of the society, with an eye to profit, went about the mining kongsis and collected money from the coolies to celebrate the birthday of a joss. They gave out that most of the mining towkays were headmen of the society, in order to induce the coolies to subscribe. Besides this another inducement was held out to the effect that all the coolies who subscribed should be entertained at a sumptuous feast in a eating-house. Of course, the headmen intended to spend on the feast only part of what they collected and pocket the rest for their own benefit. It was therefore to their own interest that a large amount should be collected, yet the coolies could not be induced to subscribe, without some pressure being brought upon them, such as that the towkays were the headmen of the concern. In this way, many towkays in Kinta became entangled and are now regarded as "suspects" by the police, being under surveillance. Every one here will not feel himself safe until the whole affair has been thoroughly investigated. The government should therefore take immediate action so as to allay the alarms of the miners in the locality.—*Penang Gazette*.

CLAN FIGHT AT RAUB:

"There was a free fight the other day at Raub, says the correspondent of the *Straits Times*, between opposing clans of Chinese, Hokkien and Teochew. The Inspector of Police bicycled to Raub in hot haste, arrested several of the ringleaders, sent a number of wounded, some seriously so, to the Hospital there, and brought to Lips the corpse of one of the fighters, who died from the effects of a single blow on the head with a club, the skull and brain having been smashed in. The police force in this State is so short-handed that Raub has been without an Inspector all this year so far, and it is to be hoped that steps will be taken to immediately fill the vacancy. But the great difficulty, and one that has been experienced in Pahang ever since the country was taken over from the Sultan, is that few people seem to care about taking up an appointment in this State.

THE HONGKONG TELEGRAPH, THURSDAY, AUGUST 31, 1899.

THE RECENT TYPHOON IN
JAPAN.

San Fernando, August 19.—A Spanish prisoner was delivered into the hands of the Americans by the insurgents last Tuesday in a most novel manner. Colonel Bell accompanied by a party numbering half a dozen, among whom were Lieutenant Weston of

Intimations.

NIPPON YUSEN KAISHA.

(THE JAPAN MAIL STEAMSHIP COMPANY.)



PROJECTED SAILINGS FROM HONGKONG—SUBJECT TO ALTERATION.

STEAMERS.	DESTINATIONS.	SAILING DATES.
TAMBA MARU	{ YOKOHAMA (DIRECT)	{ TO-MORROW, 1st Sept., at Noon. J. W. Wade.
HIROSHIMA MARU	{ KOBE and YOKOHAMA	{ TO-MORROW, 1st Sept., at 4 P.M. S. Yoshizawa.
MUKE MARU	{ BOMBAY, VIA SINGAPORE and COLOMBO	{ TUESDAY, 5th September, at Noon. S. Kawamura.
WAKASA MARU	{ MARSEILLES, LONDON, and ANTWERP, VIA SINGAPORE	{ THURSDAY, 7th September, at Noon. J. B. Macmillan.
	{ PENANG, COLOMBO & PORT SAID	

For further information as to Freight, Passage, Sailings &c., apply at the Company's Local Branch Office at No. 7, Praya Central.

A. S. MIHARA,
Manager.

Hongkong, 28th August, 1899.

NAVIGAZIONE GENERALE ITALIANA
(Florio and Rubattino United Companies.)

STEAM FOR
SINGAPORE, PENANG, BOMBAY, ADEN, SUEZ, PORT SAID, NAPLES,
LEGHORN AND GENOA.
(DIRECT WITHOUT TRANSHIPMENT).
Having connexion with the Company's Mail Steamers to VENICE and TRIESTE, ODESSA,
NEW YORK, all MEDITERRANEAN, ADRIATIC, LEVANTINE,
NORTH and SOUTH AMERICAN PORTS up to CALLAO,
AND
Taking Cargo at through rates to PERSIAN GULF and BAGDAD, also BARCELONA,
VALENZA, ALICANTE, ALMERIA and MALAGA.

PROPOSED SAILINGS FROM HONGKONG.

*SINGAPORE Pizarello MONDAY, 4th Sept., at NOON.
*These Steamers have Superior Accommodation for 1st and 2nd class Passengers and carry a Doctor and Stewardess.
For further Particulars as to Freight, Passage, &c., apply to

CARLOWITZ & CO.,
Agents.

DR. KNORR'S
ANTIPYRINE

Dr. OVERLACH'S
MIGRAININE

"LION BRAND"
(ANTIPYRINE—CAFFEINE—CITRATE).
In Powder and Crystals, also in Drops of 5 grains, easily soluble in Water, Wine, &c.
FEVER, RHEUMATIC AND NEURALGIC AFFECTIONS, NERVOUS AFFECTIONS.

ARGONIN.
(Registered Trade Mark.)
SOLUBLE CASEIN-SILVER PREPARATION.

Used in Gonorrhoea in 1 to 2 per cent. solutions possesses similar bactericidal action to silver nitrate, but is distinguished by complete absence of irritating properties.

It is requested that the directions on the boxes for making solutions shall be implicitly followed.

CHINA EXPORT, IMPORT & BANK CO.,

SOLE AGENTS FOR CHINA.

BEWARE OF SPURIOUS IMITATIONS.

CANADIAN PACIFIC RAILWAY COY'S
ROYAL MAIL STEAMSHIP LINE.



SAFETY. SPEED. PUNCTUALITY.
THE FAST ROUTE BETWEEN CHINA, JAPAN AND EUROPE, VIA CANADA
AND THE UNITED STATES.
(CALLING AT SHANGHAI, NAGASAKI, KOBE, YOKOHAMA & VICTORIA, B.C.)
Twin Screw Steamships—6,000 Tons—10,000 Horse Power—Speed 19 knots.

PROPOSED SAILINGS FROM HONGKONG.
EMPEROR OF JAPAN...Comdr. G. D. Bowles, R.N.R., WEDNESDAY, 27th Sept., 1899.
EMPEROR OF CHINA...Comdr. R. Archibald, R.N.R., WEDNESDAY, 25th Oct., 1899.
EMPEROR OF INDIA...Comdr. O. P. Marshall, R.N.R., WEDNESDAY, 22nd Nov., 1899.

THE magnificent Twin-screw Steamships of this Line pass through the famous INLAND SEA OF JAPAN, and usually make the voyage YOKOHAMA TO VANCOUVER (B.C.) in 12 DAYS, saving THREE DAYS to a WEEK in the Trans-Pacific journey, and make connection at Vancouver with the PALATIAL TRANS-CONTINENTAL TRAINS OF THE PACIFIC TO THE ATLANTIC WITHOUT CHANGE. Close connection is made at Montreal, Quebec, Halifax, New York and Boston with all Trans-Atlantic Lines, which passengers to Great Britain and the Continent are given choice of.

Passengers Booked through to all principal points and AROUND THE WORLD. Return tickets to various points at reduced rates. Good for 4, 6, 9 and 12 months. SPECIAL RATES (First class only) granted to Missionaries, Members of the Naval, Military, Diplomatic and Civil Services, and to European Officials in the Service of China and Japan Governments.

The attractive features of the Company's route embrace its PALATIAL STEAMSHIPS, (second to none in the World), the LUXURIOUSITY OF ITS TRANS-CONTINENTAL TRAINS (the Company having received the highest award for same at recent Chicago World's Exhibition), and the diversity of MAGNIFICENT MOUNTAIN AND LAKE SCENERY through which the Railway passes.

THE DINING CARS and MOUNTAIN HOTELS of this route are owned and operated by the Company, and their appointments and Cuisine are unexcelled.

For further information, Maps, Guide, Books, Rates of Passage, &c., apply to D. E. BROWN, General Agent, Pedder's Street.

Hongkong, 30th August, 1899.

TOYO KISEN KAISHA.

TO SAN FRANCISCO, VIA INLAND SEA OF JAPAN AND HONOLULU.

PROPOSED SAILINGS FROM HONGKONG.

HONGKONG MARU (via Shanghai, Nagasaki, Kobe, Inland Sea, Yokohama and Honolulu) Saturday, 23rd Sept., at Noon.

NIPPON MARU (via Shanghai, Nagasaki, Kobe, Inland Sea, Yokohama and Honolulu) Thursday, 19th Oct., at Noon.

AMERICA MARU (via Shanghai, Nagasaki, Kobe, Inland Sea, Yokohama and Honolulu) Tuesday, 14th Nov., at Noon.

*Calling at Foochow and Shanghai.

PROPOSED SAILINGS FROM HONGKONG.

FOR VICTORIA, B.C., AND TACOMA, IN CONNECTION WITH

NORTHERN PACIFIC RAILWAY CO.

Olympia 1,337 | J. Truebridge | Sept. 2.

Victoria 1,362 | J. Panton | Sept. 12.

Seattle 1,370 | R. Jones | Oct. 17.

Tacoma 1,381 | A. Dixon | Oct. 21.

*Calling at Foochow and Shanghai.

PROPOSED SAILINGS FROM HONGKONG.

FOR PORTLAND, OREGON, IN CONNECTION WITH

OREGON RAILROAD AND NAVIGATION COMPANY.

Columbia 1,297 | J. Dobson | Sept. 23.

Monmouthshire 1,284 | W.A. Evans | Oct. 7.

Lenox 1,367 | Williamson | Nov. 4.

*Calling at Foochow and Shanghai.

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AN INTERESTING PROBLEM.

THE SURPLUS OF MUTUAL INSURANCE COMPANIES.

In view of the great strides made in the insurance business during the last few months, the following clipping from the *New York Herald* of May 3rd last should prove of interest both to the assured and also to those contemplating the taking out of a policy:

MILLIONS FOR ALL POLICY HOLDERS.

If the Court of Appeals sustains a decision handed down by Judge Woodward in the Appellate Division of the Second Department yesterday, changes amounting almost to a revolution in the conduct of life insurance business in this State will result.

If this decision stands, persons holding endowment policies in New York companies will derive much larger benefits from their policies than they had reason to expect, as each policy holder's share of the annual profits of the company in which he is insured will be based on the total surplus of the company, instead of on a stated portion of that surplus.

Judge Woodward in his decision takes the ground that directors of life insurance companies have no right to use discretion in dealing with a company's surplus. He holds that the directors cannot legally set aside a certain portion of the income as a basis upon which the earnings of policies shall be estimated.

He makes it clear that such earnings must be based upon the total surplus of the company.

In his decision Judge Woodward is upheld by Judge Cullen and Judge Hatch. Judge Goodrich dissents, holding that directors of insurance companies have the right to exercise discretion in the matter.

Judge Woodward's decision was in the case of Emil Greff against the Equitable Life Assurance Society. Greff took out a policy in that company in 1882. The policy was what is known as an endowment policy, to mature in fifteen years. It matured in May, 1897. The charter of the company provides that its business shall be conducted on the mutual plan, and that each policy holder shall be credited with an equitable share of the surplus.

Greff's policy was for \$20,000. When it became due in 1897 the company paid the face of the policy, together with \$3,032 as Greff's share of the surplus. Greff now claims \$7,087.38 additional, which he holds is due him under the provision of his contract that he should participate in the net surplus of the company.

JUDGE WOODWARD'S DECISION.

After reciting these facts Judge Woodward says:

"It is conceded that the plaintiff stands in a contract relation to the defendant, and that the defendant has stipulated in its contract that the plaintiff, during the continuance of the policy, shall be entitled to participate in the distribution of the surplus of this society; but it is urged on behalf of the defendant that the plaintiff has forfeited his right to insist upon an equitable distribution of all of the surplus by the provision in the policy that the distribution shall be made 'according to such principles and methods as may from time to time be adopted by this society for such distribution, which principles and methods are hereby ratified and accepted.'

NO DIVISION AGREED UPON.

The learned trial court has adopted this view of the question, but we are unable to concur in the conclusion that the minds of the parties, ever met in an agreement that the defendant should have the arbitrary power in distributing this surplus of the society to take out two-thirds of the surplus and to divide the remainder. The contract was drawn by the defendant, and is therefore to be construed most-favourably to the plaintiff, where this construction does no violence to the letter of the contract.

"It is not within reason to suppose that the plaintiff, who was paying \$1,457 per year for this insurance, with the inducement held out to him that he was to participate in the distribution of the surplus of the society, had any other idea than that he was to participate in the distribution of all of the surplus, declared by the defendant; and the waiver or ratification which the defendant has inserted in its policies cannot be understood to go to the question of determining what portion of the surplus the society will distribute, but to the principles and methods of distributing the surplus when it has been determined.

"The charter of the company, which is made a public record by the provisions of the statute under which it is organized, may properly be appealed to, at least, for the purpose of aiding us in the proper construction to put upon the agreements contained in the policy, and in this it is provided that the officers of the company shall 'cause balance to be struck of the affairs of the company, which shall exhibit its assets and liabilities, both present and contingent, and also the net surplus, after deducting a sufficient amount to cover all outstanding risks and other obligations. Each policy holder shall be credited with an equitable share of the said surplus.'

TERMS ON WHICH IT TOOK PREMIUMS.

"The affairs of the company were to be conducted upon the mutual plan; the stockholders were limited by law to semi-annual dividends of three and one-half per cent, and each policy holder was to be credited with an equitable share of the profits of the company after the deduction of an amount sufficient to meet all of the obligations of the company. This was the understanding which the company had of its duties and obligations in accepting premiums.

"It is effect stipulated with the State as a condition of its being that it would place in the hands of its policy holders a contract embracing these provisions, and it cannot now be heard to say that it has, by a mere jugglery of words, kept this promise in form only to defeat it in substance. The substance of the contract, as set forth in the policy, construed, as it should be, in connection with the charter, is that the plaintiff shall be entitled to an equitable share of the said surplus."

"If a grocer entered into a contract with his customers to give them an equitable share of the net profits of his business, after deducting enough to pay off his outstanding or contingent obligations, with seven per cent interest, no one would contend that he was fulfilling that contract if he put two-thirds of the net profits into a fund for his own use, and then divided the remainder. There would be nothing equitable about that, and there is nothing equitable about the plan of apportioning the net surplus of the defendant."

"The contract is that 'This policy, during its continuance, shall be entitled to participate in the distribution of the surplus of this society.' It is not a part of the surplus, but the surplus, in which the policy is to share."

Judge Woodward says it is not disputed that the society has a large discretion in determining

the amount of the surplus, that it may largely increase its reserve fund for the security of its policy holders, or that it may make deductions to cover contingent liabilities.

RIGHTS OF PROTECTION.

"The company," he holds, "may take all steps which are demanded by a wise and prudent management to insure the prompt payment of losses and to successfully carry on the business. But when it has once determined what the surplus is, it must, under its contract with this plaintiff, make an equitable distribution, not of portion of the fund, but of all of it. That is the essence of a mutual insurance contract."

"This company, organized in 1859 with a capital of \$100,000, has a surplus of over \$4,000,000. If this surplus is not to be divided among those who have paid the premiums but is to go eventually to the stockholders, the institution is built upon a false pretence, for it has held out to its policy holders the promise that this fund should be distributed among them, and it has avoided its taxes to the State upon the proposition that the fund was held 'for the exclusive benefit of the assured.'

Judge Woodward in his decision takes the ground that directors of life insurance companies have no right to use discretion in dealing with a company's surplus. He holds that the directors cannot legally set aside a certain portion of the income as a basis upon which the earnings of policies shall be estimated.

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After reciting these facts Judge Woodward says:

"It is conceded that the plaintiff stands in a contract relation to the defendant, and that the defendant has stipulated in its contract that the plaintiff, during the continuance of the policy, shall be entitled to participate in the distribution of the surplus of this society; but it is urged on behalf of the defendant that the plaintiff has forfeited his right to insist upon an equitable distribution of all of the surplus by the provision in the policy that the distribution shall be made 'according to such principles and methods as may from time to time be adopted by this society for such distribution, which principles and methods are hereby ratified and accepted.'

NO DIVISION AGREED UPON.

The learned trial court has adopted this view of the question, but we are unable to concur in the conclusion that the minds of the parties, ever met in an agreement that the defendant should have the arbitrary power in distributing this surplus of the society to take out two-thirds of the surplus and to divide the remainder. The contract was drawn by the defendant, and is therefore to be construed most-favourably to the plaintiff, where this construction does no violence to the letter of the contract.

"It is not within reason to suppose that the plaintiff, who was paying \$1,457 per year for this insurance, with the inducement held out to him that he was to participate in the distribution of the surplus of the society, had any other idea than that he was to participate in the distribution of all of the surplus, declared by the defendant; and the waiver or ratification which the defendant has inserted in its policies cannot be understood to go to the question of determining what portion of the surplus the society will distribute, but to the principles and methods of distributing the surplus when it has been determined.

"The charter of the company, which is made a public record by the provisions of the statute under which it is organized, may properly be appealed to, at least, for the purpose of aiding us in the proper construction to put upon the agreements contained in the policy, and in this it is provided that the officers of the company shall 'cause balance to be struck of the affairs of the company, which shall exhibit its assets and liabilities, both present and contingent, and also the net surplus, after deducting a sufficient amount to cover all outstanding risks and other obligations. Each policy holder shall be credited with an equitable share of the said surplus.'

"The affairs of the company were to be conducted upon the mutual plan; the stockholders were limited by law to semi-annual dividends of three and one-half per cent, and each policy holder was to be credited with an equitable share of the profits of the company after the deduction of an amount sufficient to meet all of the obligations of the company. This was the understanding which the company had of its duties and obligations in accepting premiums.

"It is effect stipulated with the State as a condition of its being that it would place in the hands of its policy holders a contract embracing these provisions, and it cannot now be heard to say that it has, by a mere jugglery of words, kept this promise in form only to defeat it in substance. The substance of the contract, as set forth in the policy, construed, as it should be, in connection with the charter, is that the plaintiff shall be entitled to an equitable share of the said surplus."

"If a grocer entered into a contract with his customers to give them an equitable share of the net profits of his business, after deducting enough to pay off his outstanding or contingent obligations, with seven per cent interest, no one would contend that he was fulfilling that contract if he put two-thirds of the net profits into a fund for his own use, and then divided the remainder. There would be nothing equitable about that, and there is nothing equitable about the plan of apportioning the net surplus of the defendant."

"The contract is that 'This policy, during its continuance, shall be entitled to participate in the distribution of the surplus of this society.' It is not a part of the surplus, but the surplus, in which the policy is to share."

Judge Woodward says it is not disputed that the society has a large discretion in determining

Shipping.

STEAMERS.

FOR MANILA.

Taking Cargo at through Rates for ILOILO.

THE Steamship

"URANUS."

Captain Linda will be despatched as above

TO-MORROW, the 1st September, at Noon.

For Freight or Passage, apply to

BRANDAO & Co.

Agents.

Hongkong, 31st August, 1899. [104a]

EASTERN AND AUSTRALIAN STEAM-

SHIP COMPANY, LIMITED.

FOR SYDNEY AND MELBOURNE.

Calling at TIMOR, PORT DARWIN & QUEEN-

LAND PORTS, and taking through Cargo

to ADELAIDE, NEW ZEALAND,

TASMANIA, &c.

THE Steamship

"AUSTRALIAN."

Captain Helms, will be despatched as above

TO-MORROW, the 1st September, at 4 P.M.

This well-known Steamer is specially fitted

for Passengers, and has a Refrigerating Cham-

ber which ensures the supply of Fresh Provi-

sions, Ice, &c., throughout the voyage.

This Steamer is installed throughout with the

Electric-light.

A Stewardess and a duly-qualified Surgeon

are carried.

N.B.—Return Tickets issued by this Com-

pany to and from AUSTRALIA, are available for

return by the Steamers of the CHINA NAVI-

GATION COMPANY and vice versa.

For Freight or Passage, apply to

GIBB, LIVINGSTON, & Co.

Agents.

Hongkong, 19th August, 1899. [105a]

EASTERN AND AUSTRALIAN STEAM-

SHIP COMPANY, LIMITED.

FOR MANILA.

THE Steamship

"AUSTRALIAN."

Captain Helms, will be despatched as above

TO-MORROW, the 1st September, at 4 P.M.

This well-known Steamer is specially fitted

for Passengers, and has a Refrigerating Cham-

ber which ensures the supply of Fresh Provi-

sions, Ice, &c., throughout the voyage.

This Steamer is installed throughout with the

Electric-light.

A Stewardess and a duly-qualified Surgeon

are carried.

N.B.—Return Tickets issued by this Com-

pany to and from MANILA, are available for

return by the Steamers of the CHINA NAVI-

GATION COMPANY and vice versa.

For Freight or Passage, apply to

GIBB, LIVINGSTON, & Co.

Agents.

Hongkong, 28th August, 1899. [105a]

THE OSAKA SHOSEN KAISHA,

LIMITED.

FOR SWATOW, AMOY AND TAMSUI.

THE Company's Steamship

"MAIDZURU MARU."

Captain Ogata, will be despatched for the above

ports, on SUNDAY, the 3rd September, at Daylight.

For Freight or Passage, apply to

MITSUI BUSSAN KAISHA,

Agents.

Hongkong, 28th August, 1899. [105a]

CHINA NAVIGATION COMPANY,

LIMITED.

FOR TIENTSIN.

THE Company's Steamship

"NANCHANG."

Captain Finlayson, will be despatched as above

SUNDAY, the 3rd September.

For Freight or Passage, apply to

BUTTERFIELD & SWIRE,

Intimations.

THE CHINA & JAPAN TELEPHONE COMPANY, LIMITED.

HONGKONG EXCHANGE,
OPEN DAY AND NIGHT.

SUBSCRIPTIONS.

EXCHANGE LINES, \$80 Per Annum.

PRIVATE LINES, \$100 Per Annum.

NO CHARGE FOR INSTALLATION.

N.B.—A special charge is made for lines of more than average length.

ELECTRIC SUPPLIES OF EVERY DESCRIPTION IN STOCK.

INCLUDING—

BATTERIES,

CHEMICALS,

LECTRIC BELLS,

INSULATORS,

LIGHTNING CONDUCTORS,

SWITCHES,

TELEPHONES,

WIRE, &c., &c.

PRICE LISTS ON APPLICATION.

ELECTRIC BELT INSTALLATIONS,
Erected and kept in order.

Estimates given for all kinds of Electrical

Trained Mechanics sent to Our Ports to fit up installations if required.

NOTE ADDRESS:—1, PAKAYA CENTRAL.

For full particulars &c., &c.,

Apply to

W. STUART HARRISON,
Manager

Hongkong, 18th January, 1898.

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NOTICE.

PRIVATE BOARD and RESIDENCE,
165, Queen's Road East.

Mrs. HORTON,

Hongkong, 30th June, 1899.

[185a]

DUMINY & CO.
CHAMPAGNE
EXTRA DRY.

Carte D'Or Carte
Bacq Blanche

Sillery Chateau du
Demil Sec Charmesca

MAISON M. OPPENHEIMER & CO., Paris.

AN APPEAL.

THE SUPERIORESS of the ITALIAN CONVENT, CANE ROAD, begs most respectfully to APPEAL to the Residents of Hongkong and the Post Ports, for their kind patronage and support, and desires to state that she will be pleased to receive orders for all kinds of NEEDLE WORK.

Gentlemen's Shirts made to order, and Cuffs and Collars renewed on old ones.

Ladies and Children's Under-clothing, Children's Dresses, and all kinds of Embroidery, Materials can be supplied, if required.

The Superioress will also be most grateful to receive any PAPER, or old ENVELOPES to be made into Books for the Children of the Poor, Schools who are taught by the Sisters.

Hongkong, 22nd April, 1892.

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EXCHANGE.

Hongkong, 31st August.

ON LONDON. Telegraphic Transfer, £1/1 5/16

Bank Bills, on demand £1/1 5/16

Diners, 1 month's sight £1/1 5/16

ON BERLIN (demand) £1/1 5/16

On PARIS, Bank Bills, on demand £1/1 5/16

ON NEW YORK, Bank Bills, on demand £1/1 5/16

On CHINA, Bank Bills, on demand £1/1 5/16

ON BOMBAY, Telegraphic Transfer £1/1 5/16

On demand £1/1 5/16

ON SHANGHAI, Telegraphic Transfer £1/1 5/16

Private, 30 days' sight £1/1 5/16

On YOKOHAMA, 1/1 5/16, 1/1 5/16

Sovereigns, Bank's Buying Rate £1/1 5/16

Gold £1/1 5/16, touch, per tael £1/1 5/16

Bar Silver £1/1 5/16

1/1 per cent. prem. £1/1 5/16

Dollar £1/1 5/16

The Share Market.

LATEST QUOTATIONS.

(August 31st.)

Banks.

Hongkong and Shanghai Banking Corporation £35 per cent. prem.

The Bank of China & Japan, Ltd.—(Preference)

nominal

The Bank of China & Japan, Ltd.—(Ordinary)

£1 buyers.

The Bank of China & Japan, Ltd.—(Deferred)

£1 5 buyers.

National Bank of China, Ltd.—£25 buyers.

Do. Do.—£25 buyers.

Marine Insurance.

Union Insurance Society of Canton, Ltd.—\$260 buyers.

China Traders' Insurance Co., Limited—\$62 buyers.

North China Insurance Co., Ltd.—Tls. 200.

Yangtze Insurance Assoc., Ltd.—\$117 buyers.

Canal Insurance Office, Ltd.—\$150 buyers.

Straits Insurance Co., Ltd.—\$6.

Fire Insurance.

Hongkong Fire Ins. Co., Ltd.—\$315.

China Fire Ins. Co., Ltd.—\$58.

Shipping.

Hongkong, Canton, & Macao Steamboat Co., Limited—\$33.

Indo-China Steam Navigation Company, Ltd.—\$67 buyers.

China and Manah S.S. Co., Ltd.—\$91.

Douglas Steamship Co., Ltd.—\$55.

China Mutual S. N. Co., Ltd.—(Preference)

£10 to buyers.

China Mutual S. N. Co., Ltd.—(Ordinary)

£1 5 to buyers.

China Mutual S. N. Co., Ltd.—(Ordinary)

£1 5 buyers.

Star Ferry Co., Ltd.—\$17.

Refineries.

China Sugar Refining Co., Ltd.—\$133.

Luzon Sugar Refining Co., Ltd.—\$55.

Mining.

Punjum Mining Co., Ltd.—\$9.

Do. Preference Shares—\$2.

Société Française des Charbonnages du Tonkin—\$240.

Queen Mines, Limited—\$0 50.

Jeju Mining and Trading Co., Ltd.—\$4.

Raub Alia Gold Mining Co., Ltd.—\$61.

Oliver's Freshold Mines, Ltd.—(A) \$8.

Oliver's Freshold Mines, Ltd.—(B) \$65.

Great Eastern and Caledonian Gold Mining Co., Ltd.—\$3 40.

Docks, Wharves and Godowns.

Hongkong & Whampoa Dock Co., Ltd.—\$15.

Hongkong and Kowloon Wharf and Godown Company, Limited—\$96.

Wanchai Warehouse and Storage Co., Ltd.—\$45.

New Amoy Dock Co., Ltd.—\$16.

Lands, Hotels and Buildings.

China Provident Loan and Mortgage Co., Ltd.—\$10.

Hongkong Land Investment and Agency Co., Ltd.—\$63.

Kowloon Land and Building Co., Ltd.—\$29.

Wing Po Point Building Co., Ltd.—\$34.

Hongkong Hotel Co., Ltd.—\$28.

Hongkong & Kowloon and Finance Co., Ltd.—\$10.

Miscellaneous.

Green Island Cement Co., Ltd.—\$31.

China-Home Co., Limited—\$10.

A. V. Watson & Co., Limited—\$17.

Hongkong Electric Co., Limited—\$1 sales.

Hongkong and China Gas Co., Ltd.—\$130.

Hongkong Yarn Manufacturing Co., Ltd.—\$190.

Geo. Fenwick & Co., Ltd.—\$3.

Hongkong Ice Co., Ltd.—\$10.

Hongkong High-Level Tramways Co., Ltd.—\$145.

Dairy Farm Co., Limited—\$6.

Hongkong & China Bakery Co., Ltd.—\$25.

Campbell, Moore & Co., Ltd.—\$12.

Bell's Asbestos Eastern Agency, Limited—\$1 nominal.

Bell's Asbestos Eastern Agency, Ltd.—\$5.

Carmichael & Co., Limited—\$8.

Hongkong Cotton Spinning and Weaving Co., Ltd.—\$70.

Evo Cotton Spinning & Co., Ltd.—Tls. 67.

International Cotton Mfg. Co., Ltd.—Tls. 75.

Maikang-nipow Cotton Spinning & Weaving Co., Ltd.—Tls. 75.

Soy Chee Cotton Spinning Co., Ltd.—Tls. 350.

Yablong Cotton Spinning Co., Ltd.—Tls. 55.

Teban Planting Co., Ltd.—\$4 per share.

Benjamin, Kelly & Potts (Share Brokers).

Telegraph Address—“Rialto.”

OPPIUM QUOTATIONS.

Hongkong, 31st August.

New Patna \$80. per chest.

New Bangor \$90.

New Malwa 75/— per picul.

Old Malwa 78/—80.

Persian, paper tied 70/—75.

Visitors at the WINDSOR HOTEL.

Mr. Mortimer Cook Mr. Jordan Mackerton.

Mr. Cheshire Duncan Mr. M. Pardo.

Mr. F. G. Brayne Mr. H. E. Jeffries.

Mr. H. F. R. Brayne Major G. R. St. John.

Mr. P. Bure Capt. F. Koford.

Mr. and Mrs. F. G. G. Collins Mr. J. E. Lee.

Capt. van Corbach Mr. C. W. Longuet.

Mr. and Mrs. E. G. C. G. Dalton Mr. R. Mitchell.

Mr. G. H. Dunn Mr. J. von Oertzen.

Mr. and Mrs. W. H. T. Lt. Col. O'Gorman Dr. Marx Peters.

Mr. A. L. Denison Hon. H. E. Pollock.

Mr. P. Dow Capt. H. V. Pyrnie.